

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: JOHN J. GALLAGHER	§	Case No. 09-73018
LISA M. GALLAGHER	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/21/2009.
- 2) The plan was confirmed on 04/02/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/09/2010, 07/06/2011, 04/05/2012, 03/07/2013.
- 5) The case was dismissed on 07/11/2014.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$87,100.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 80,133.00	
Less amount refunded to debtor	\$ 1,657.19	
NET RECEIPTS		\$ 78,475.81

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,443.90	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 7,443.90
Attorney fees paid and disclosed by debtor:	\$ 500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY BRENT D BLAIR	Lgl	3,500.00	3,500.00	3,500.00	3,000.00	0.00
CAPITAL ONE AUTO FINANCE	Sec	32,178.64	32,019.96	32,019.96	26,308.92	15,183.11
CAPITAL ONE AUTO FINANCE	Uns	0.00	0.00	0.00	0.00	0.00
COUNTRYWIDE HOME LOAN	Sec	0.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING LP	Sec	0.00	74,010.07	0.00	0.00	0.00
GREEN TREE SERVICING LLC	Sec	5,500.00	3,463.49	3,463.49	3,463.49	0.00
INTERNAL REVENUE SERVICE	Pri	5,500.00	21,542.85	5,565.00	5,565.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	4,309.00	0.00	0.00	0.00
ACCOUNTS RECEIVABLE	Uns	0.00	NA	NA	0.00	0.00
ADVANCE CALL CENTER	Uns	5,000.00	NA	NA	0.00	0.00
AEGIS	Uns	338.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	2,516.00	2,516.46	2,516.46	2,184.57	0.00
APEX	Uns	380.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT,	Uns	4,306.00	4,564.50	4,564.50	4,111.28	0.00
BLATT, HASENMILLER, LEIBSKER &	Uns	3,326.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	2,051.00	2,227.38	2,227.38	2,006.22	0.00
PREMIER BANKCARD/CHARTER	Uns	271.00	288.34	288.34	249.71	0.00
FIRSTSOURCE	Uns	5,904.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
GORDMANS	Uns	13.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	280.00	1,298.06	1,298.06	1,169.17	0.00
J BARRY TILLIS DMD	Uns	127.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	1,761.00	1,822.41	1,822.41	1,641.46	0.00
MACYS	Uns	67.00	NA	NA	0.00	0.00
OSF	Uns	700.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	470.00	1,159.78	1,159.78	1,044.62	0.00
ROCKFORD GASTROENTEROLOGY	Uns	104.00	NA	NA	0.00	0.00
SEARS I	Uns	3,326.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL	Uns	2,039.00	2,039.77	2,039.77	1,837.23	0.00
MUTUAL MANAGEMENT SERVICES	Uns	170.00	170.00	170.00	141.33	0.00
ROUNDUP FUNDING LLC	Uns	0.00	4,618.84	4,618.84	4,009.67	0.00
ROUNDUP FUNDING LLC	Uns	0.00	2,437.63	2,437.63	2,116.13	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 3,463.49	\$ 3,463.49	\$ 0.00
Debt Secured by Vehicle	\$ 32,019.96	\$ 26,308.92	\$ 15,183.11
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 35,483.45	\$ 29,772.41	\$ 15,183.11
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 5,565.00	\$ 5,565.00	\$ 0.00
TOTAL PRIORITY:	\$ 5,565.00	\$ 5,565.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 23,143.17	\$ 20,511.39	\$ 0.00

Disbursements:

Expenses of Administration	\$ 7,443.90	
Disbursements to Creditors	\$ 71,031.91	
TOTAL DISBURSEMENTS:		\$ 78,475.81

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 09/25/2014

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.